

LAZY YASS SCANS



F.P. AGEHA

Cleaner Ren

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Typesetter Kaishou [Nigihana]

QC 'n' PR Ren 'n' Linux

www.lazyassmanga.blogspot.com

Read HQ at our BLOG~!

[F.P. AGEHA]



I'M
SORRY.



LIU...
LIU...



IF

WHAT A
WASTE.



LIU...
LIU...

I'M POOR
AND NO
GOOD AS
A
MOTHER...



THERE'S NOTH-
ING MORE
VALUABLE THAN
HUMAN LIVES,
YOU KNOW?



FPアタリ

借金返済と借金返済の悪循環

SHE
WILL
SOLVE
YOUR
MONEY
PROBLEMS
!!

IT'S SO DUMB TO
KILL YOURSELF
BECAUSE YOU'RE
POOR...

原作
あおき
いさみ
監修
石田
力也

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WELL...I...
USE.

THROWING
AWAY BOTH
LIVES IS NO
GOOD, YOU
KNOW?



BY
WORKING,
YOU CAN
MORE OR
LESS EARN
SOME

THAT'S MONEY.
SIMPLER
THAN DYING,
ISN'T IT?



I'M REALLY
GOOD AT DOING
THAT.

HEY, HEY, MAYBE
I'LL LISTEN TO
YOUR PROBLEMS.



I'LL DO SOME
CONSULTATION
FOR YOU.



PROVIDE
GUIDANCE FOR
YOUR LIFE?

TADA!

SHOULD I,

Certified Financial Planner

— 柴アキラ —

柴アキラ

MY JOB I
INCLUDES
BALANCING THE
INCOME / NO
EXPENSES,
AND
PROVIDING
SUPPORT FOR
YOUR LIFE
PLAN.

WELL, IT'S
LIKE A HOME
DOCTOR FOR
HOUSEKEEP-
ING.

TOCHIGI
AGEHA...

FINANCIAL
PLANNER?

IN ORDER TO
NOT WASTE
EVEN A SINGLE
YEN, I GOT MY
QUALIFICATIONS

I DO THAT
TOO.

HUH... BUT
YOU JUST
SAID THAT
YOU'RE THE
OWNER OF THE CLUB.

A SHOTGUN
MARRIAGE

IT WAS

AS A
REGULAR
EMPLOYEE
OF A CON-
STRUCTION
COMPANY.

NO... HE WAS VERY
HAPPY ABOUT THE
PREGNANCY, SO HE
WORKED VERY
HARD,

SO THAT
MEANS A
PART-TIME
WORKING
COUPLE, HUH.

WE MET AT
A PART-TIME
JOB.

WE'RE
GETTING
READY
FOR IT.

LITTLE BY
LITTLE, WE
BOTH...

WOW,
THAT'S
REALLY
UNFORTU-
NATE.

ACCORDING TO
THE DOCTOR, HE
PROBABLY
WON'T BE ABLE
TO WORK FOR
HALF A YEAR.

BUT AT THAT TIME,
THERE WAS AN
ACCIDENT, AND
BOTH OF HIS LEGS
WERE BROKEN

ABOUT
THAT...

BUT YOU
SHOULDN'T
HAVE FINAN-
CIAL BURDEN
BECAUSE OF
WORKERS' INSURANCE.





AND HE HAD TO
PAY THE MEDICAL FEE FOR
HIMSELF, EVEN IN-
CLUDING LIVING
EXPENSES.



WE'RE JUST
GRATEFUL THAT
THEY'RE NOT
ASKING US FOR
COMPENSATION.



THEY SAID THAT
IT WAS HIS OWN
FAULT, SO HE'S
NOT COVERED...



AND FINALLY HE
SAYS TERRIBLE
THINGS LIKE
GETTING AN
ABORTION...



MONEY IS ONE THING,
BUT I...DON'T KNOW
WHAT TO DO ANYMORE.



DID YOU
DO
PROPER
RESEARCH
BEFORE
SAYING
THAT?



I...

IT WAS
TOO MUCH
TO BEAR.

AND THEN...ON
THE ROOF...



SO IT'S NOT
UNFAIR TO CALL
YOU A DUMMY.

I CAN TELL THAT
YOU AREN'T
TAKING FULL
ADVANTAGE OF
YOUR LIFE.



YOUR REALLY
NEED TO FILL
YOUR HEAD
WITH MORE
KNOWLEDGE!
FOR
EXAMPLE...

THAT'S SOMETHING
NOT EVERYONE
KNOWS! GEEZ, SO
MANY PEOPLE CAN
EXPLOIT YOUR
IGNORANCE.

EVERYONE
IS ELIGIBLE

THE
WORKER'S
INSURANCE
IS FOR
ACCIDENTS
AT WORK.

EVEN IF IT'S HIS
OWN FAULT.

FOR THAT, THE
GOVERNMENT
WOULD GIVE YOU
420 THOUSAND
YEN!

IF YOU HAVE
HEALTH INSUR-
ANCE, THERE IS A
LUMP SUM FOR
CHILD BIRTH AND
CHILDCARE.

SINCE THERE ARE
OTHER BENEFITS FOR
RAISING A CHILD,

FOR THE COUNTRY,
ITS CITIZENS ARE A
VERY IMPORTANT
ASSET!

FP7411 出生育児

子育てのしくみ

GOVERNMENT SPENDING ON PREGNANCY EXAMINATIONS

CHILD BIRTH STIPEND

USUALLY PREGNANCY EXAMS
ARE FREE FOR 14 VISITS— THE
NUMBER Varies IN MUNICIPAL
DISTRICTS.

YOU'RE ALL SET IF GET THE RECEIPTS
AND AID CERTIFICATES ALONG WITH THE
MATERNAL AND CHILD HEALTH HANDBOOK!

THERE ARE OTHER THINGS TOO! CHILD
STIPEND IS ONE OF THEM!

IF YOU QUALIFY FOR HEALTH INSURANCE,
YOU WILL BE ABLE TO RECEIVE MONEY IN THE
FORM OF SALARY, SO THAT YOU CAN LIVE
WITHOUT WORRY.

SINCE YOU EARN 200 THOUSAND YEN, DIVIDE
IT BY 30 DAYS, TAKE 2/3 OF THAT, AND THEN
MULTIPLY IT BY THE NUMBER OF DAYS YOU
DON'T WORK.

IF WE SAY THAT THE MATERNITY
LEAVE CONSISTS OF 8 WEEKS
(42 DAYS) BEFORE THE BIRTH,
AND 8 WEEKS (56 DAYS) AFTER,
THEN IT WOULD BE APPROXIMATELY
 $200,000 / 30 \times 2/3 \times$
 $(42 + 56) = 440,000$ YEN



IF YOU CAN TAKE
ADVANTAGE OF
GOVERNMENT
PROGRAMS,
THEN DO SO.

THE MORE PEOPLE
THERE ARE, THE
MORE TAX REVENUE
FOR THE GOVERN-
MENT, SO THEY CAN
COVER PENSION AND
INSURANCE.



YOU
SHOULD
TRY YOUR
BEST TO
BRING HIM
UP.

THEN YOU'LL
HAVE A RETURN
OF TENS OF
BILLIONS OF
YEN YOU KNOW.



AND WHAT
HAPPENS IF
YOUR CHILD
BECOMES
SOMEONE
FAMOUS?



MY SAVINGS
ACCOUNT BALANCE
HAS REACHED
ZERO...

ACTUALLY,
I...



OUT OF DES-
PERATION, I WAS
SEARCHING ON
THE INTERNET.



I TRIED BOR-
ROWING MONEY,
BUT BECAUSE MY
INCOME ISN'T
HIGH ENOUGH,
NO ONE WOULD
LEND ME...



.....



I APPLIED
FOR A LOAN...



AND THEN I
FOUND THIS
SITE.



I THOUGHT IT
WOULD BE FINE
SINCE I HAVE
HEARD OF THE
COMPANY BEFORE.



YOU DIDN'T USE
THAT SUSPICIOUS
MONEY, DID YOU?

YES, IT
CAN'T BE...



UM... ABOUT
THAT...



BUT I WAS
REJECTED, AND
AFTER A SHORT
WHILE, MONEY
WAS TRANS-
FERRED FROM
AN UNKNOWN
COMPANY,

FOR THE
800 THOUSAND
YEN THAT
I NEEDED

WITHOUT A CONTRACT, THEY WILL BE ABLE TO ASK FOR RIDICULOUS INTERESTS FOR THE MONEY THEY WENT TO YOU WITHOUT PERMISSION.



BOTH COMPANIES ARE IN IT TOGETHER, AND THE ONE THAT REJECTED YOU WILL WRONGLY USE YOUR PERSONAL INFORMATION.

IDIOT! THAT'S TYPICAL OF LENDING SCAMS!



MY HUSBAND'S MEDICAL FEES AND...



A-AAGHH-HAA, PLEASE TELL ME, WHAT SHOULD I...DO NOW?



I GUESS THAT BECAUSE NOWADAYS, YOU'RE ONLY ALLOWED TO BORROW UP TO 95% OF THE HOUSEHOLD INCOME, SCAMMERS LIKE THAT BECAME COMMON.

NOTE - PP = FINANCIAL PLANNER

YOU SHOULD AT LEAST PAY ME THAT MUCH. AFTERWARD IS FINE TOO.



OBVIOUSLY, SINCE I'M A PROFESSIONAL PP.

WELL, AT ANY RATE.



HEE.

WHAT YOU'RE CHARGING ME?



BECAUSE YOU EARN 200,000 YEN, MY CONSULTATION FEES WILL BE 20,000 YEN.







IT'S BEEN 15 DAYS,
AND THE INTEREST
IS 3% PER DAY, SO
I'LL BE TAKING
750,000 YEN FROM
YOU.

IF YOU DON'T
RETURN THE
500 THOUSAND
YEN THAT YOU
BORROWED,



AND THE INTEREST
RATE...UM...DON'T
YOU THINK THAT 500
THOUSAND YEN IS A
LITTLE BIT TOO...

W-W-W-WELL...TO
BEGIN WITH...WE
NEVER DID SIGN A
CONTRACT,



ASEHA-SAN,
THIS IS
IMPOSSIBLE
AFTER ALL.

!!!



WHAT DID
YOU EXPECT
WHEN YOU
BORROWED
THE
MONEY?!



STUDY ONCE
FINISHED WILL
ASSIST YOU TO

GO... BUT



BUT BECAUSE
THEY
REJECTED
YOU WE
HELPED YOU
OUT INSTEAD!
YOU SHOULD
BE THANKFUL.

YOU FILLED
OUT AN
APPLICATION ON
THIS SITE,
RIGHT?



THEN WHY DIDN'T YOU BUY
SO MUCH THE MONEY WAS
FIRST WASTED TO YOU? AND
DIDN'T YOU ACTUALLY
SPEND THE MONEY? HAH?



I DIDN'T APPLY FOR IT
MYSELF, AND I HAVEN'T
INFORMED ABOUT THE
STUDENT RULE.



RIGHT?

RETURN
WHAT YOU
BORROWED.



IT'S SOMETHING
ONLY THE
HUMAN TRASH
WOULD DO!
HEH?

WE HELPED
YOU OUT, AND
YOU FALSIBLY
ACCUSE US!?



IT'S
LAUGHABLE.

TO BE
CALLED
HUMAN
TRASH BY
A CROOK..





I'M TALKING
ABOUT YOU.



WHO THE
HELL ARE
YOU TALKING
ABOUT?



A CROOK,
YOU SAY?



YOUNG
LADY... IF YOU
KEEP THIS
UP, MY
ORGANIZATION
WILL HAVE TO
STUNCE YOU.



OR ARE YOU
SAYING THAT
YOU CAN'T DO
CALCULATIONS?



ORGANIZA-
TION...? SO
YOU FINALLY
MENTION THAT.



WITH YOUR
LINE OF WORK,
YOU SHOULD
AT LEAST
KNOW THE LAW
WHERE IF THE
ANNUAL INTER-
EST RATE IS-

YOU WILL BE
SENTENCED TO
UP TO 10 YEARS
IN PRISON, AND
FINED UP TO
50,000,000
YEN! SEE PER
DAY DEFINITELY
GOES OVER THE
LIMIT.



MY ORGANIZATION WILL HAVE TO RESOLVE YOU

YOUR ACTS OF VIOLENCE WOULD BE A CRIME TOO, PROBABLY.



AND WHEN A MEMBER WITHIN THE ORGANIZATION COMMITS A CRIME, EVEN THE LEADER IS RESPONSIBLE

THOSE USING VIOLENCE WILL BE DEALT WITH IN ACCORDANCE TO THE APPROPRIATE LAWS.



SHOULD I GUESS WHAT YOU'RE THINKING NOW?



VIDEO RECORDING IS SO HANDY YOU KNOW. I GUESS I'LL SEND A COPY OF THE EVIDENCE TO SOMEWHERE ELSE.



IN A TRIAL,
ILLEGAL LENDING
WILL VOID THE
CONTRACT.
IF YOU MAKE
MATTERS
WORSE, IT WILL
HURT YOU, DO
YOU STILL WANT
TO CONTINUE?



TO GET
THE LEADER
INVOLVED WITH
YOUR MISTAKE,
THAT WOULD BE
NOT GOOD AT ALL.
SANNOKAIBIKI
GROUP'S TAKE-
MURA DAIGO-SAN.





NOTHING
SURE ARE
STRONG.

WELL, YOU
TRIED VERY
HARD TOO.



TO GIVE YOU
SOMETHING
SAYING YOU
LIKE THAT.

THAT BILLY WAS
SO SERIOUS-



YES, THANK YOU
SO MUCH FOR
YOUR HELP



THIS IS
WHERE THE
REAL SHOW
BEGINS.

IT'S OK DON'T
FORGET WHO
YOU ARE.



AND IT
DIDN'T
CHANGE THE
FACT THAT WE
HAVE ZERO
MONEY RIGHT
NOW.

B-BUT...THE
MONEY WILL
BE GONE VERY
SOON WITH
THE CURRENT
SITUATION.



IS WHAT WE
NEED TO FIGURE
OUT NOW.

JUST EXACTLY
HOW YOU CAN
EARN MONEY.



WEBSITE
WHICH
WAS
USED BY
THE
FEDERAL
B

WHAIT OUT
I'LL BE
CORNERED AGAIN



YOU WILL NEED
ITS HELP.

THIS IS A
COMPUTER.



THERE IS NO
MAGIC WAND
GREATER THAN
THIS

LISTENING TO ALL YOUR
ORDERS WITHOUT COM-
PLAINT, IT IS A PERSON'S
BEST PARTNER.



YOU HAVE TO
USE THEM
EFFECTIVELY!

WITH
WHAT-
EVER
YOU
HAVE,



YOU CAN SELL
WHAT YOU DON'T
NEED IN ONLINE
AUCTIONS! AND
SHOPPING ONLINE
IS THE MOST
CONVENIENT WAY.



AND DO
STUFF
LIKE PRINT
OUT BABY
PHOTOS
FOR FREE.

YOU CAN
ALSO GET
COUPONS
FOR
PLACES
LIKE RES-
TAURANTS
AND
SALONS.



BUT IF YOU
USE THE
INTERNET,
YOU CAN
HAVE
DISCUSSIONS
ABOUT
THINGS YOU
DON'T KNOW.

WHEN THE
BABY IS
STILL
YOUNG, YOU
CAN'T REALLY
LEAVE MUCH.





A JOB THAT YOU
CAN EASILY DO AS
YOU PLAY WITH
YOUR TODDLER.

FINE, THEN HOW
ABOUT THIS?



FOR TEENAGE
MOMS, THEY CAN
TAKE ORDERS
ONLINE FOR CREAT-
ING DECORATIONS
AND ARTWORKS.

THEY'LL PAY YOU
ABOUT TWO TO
10 THOUSAND
YEN PER PUZZLE,
AND YOU CAN
EARN ON AVER-
AGE ABOUT 30
TO 50 THOUSAND
A MONTH.

FOR THOSE WHO LIKE
CREATING LITTLE
PUZZLES, YOU CAN
DO IT WITH JUST PEN
AND PAPER! JUST
THINK OF SOME AND
THEN SEND THEM TO
THE PUBLISHERS.



NO QUALIFICATION IS
REQUIRED, AND IF
YOU PAY FIVE THOU-
SAND AND SELL FOR
TEN, THEN YOU
EARN FIVE PER
PIECE. IF YOU SELL
20 WITHIN A MONTH,
THAT'S 100 THOU-
SAND YEN.



OMG,
THAT
SOUNDS
GOOD!

YOU HAVE TO PAY
YOUR OWN MEALS,
AND YOU GET PAID
5000 YEN PER VISIT.
THAT'S NOT A LOT,
BUT AT LEAST YOU
GET FREE MEALS.



IF YOU LIKE EATING,
THEN THERE IS AN
INTERESTING JOB
WHERE YOU ARE A
SECRET INSPECTOR OF
RESTAURANT SERVICE.





AND YOU'RE
STILL ONLY 22,
RIGHT? TIME IS
ON YOUR SIDE.



THAT WAY, WHEN
YOUR CHILD NEEDS
LESS ATTENTION,
YOU CAN START
WORKING RIGHT
AWAY.



THAT'S IMPOSSIBLE!
IN HIGH SCHOOL, I
PLACED 10TH FROM THE
BOTTOM.

IF YOU
STUDY
REALLY
HARD, YOU
CAN DO ANY-
THING.



I CAN...
DO ANY-
THING.



THAT'S
WHAT I
LIVED BY.

IF YOU ARE
REALLY SER-
IOUS, YOU CAN
DO ANYTHING.



I NEVER
MENT TO HIGH
SCHOOL...

YOU
KNOW,



WHY DON'T YOU MAKE
A PROMISE WITH ME?

BECAUSE OF
THAT, I GOT
MY FINANCIAL
PLANNER
QUALIFICA-
TION.



I WILL TRY MY
UTMOST TO
GET YOU ON
THE ROAD TO
HIGH LIVING.



AS A LIFE
SPECIALIST,



SO YOU,



.....



WILL DO YOUR BEST
TO LIVE AND ACT AS A
GIRL



TO YOUR CHILD.



KEEP AT
IT

THAT'S
IT

SEVERAL
MONTHS
LATER...







NO MATTER
WHAT HAPPENS.

DON'T EVER
FORGET HOW IT
FELT WHEN YOUR
CHILD WAS BORN.



THAT WILL
KEEP YOU
GOING IS...

EVEN IF LIFE
GETS HARD,
THE THING,



LIFE IS
ABOUT BOY
SLIPPING...
AND THE RE-
MAINING BOY
IS FILLED
WITH
HAPPINESS.

WELL, WHAT
DO YOU
MEAN...



YES!



THE LIFE THAT
YOU'RE HOLDING
IN YOUR ARMS



WELL, I'M
NICE, SO
I'LL WANT A
LITTLE BIT
LONGER.

I- I'M SORRY!



HUH, YOU
BRING IT
UP NOW?

SPEAKING OF
WHICH, I STILL
HAVEN'T
GOTTEN PAID
YET.



SO I
CAN
WAIT AT
LEAST
THAT
MUCH.

I FEEL
REWARDED
BY THE
CHILD'S FACE



GUIDING YOU
TO THE BEST
LIFE POSSIBLE
♡

BECAUSE
THIS F.P
AGEHA-SAMA,

TAKE YOUR
PROBLEMS
TO AGEHA!
SHE WILL
SAVE YOU!!



F.P. AGEHA

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